

RETURN TO:
WATKINS LUDLAM WINTER & STENNIS, P.A.
P.O. BOX 1456
OLIVE BRANCH, MS 38654-1456
(662) 895-2996

11/17/05 11:18:38
BK 514 PG 621
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on March 29, 2000, Charles Wiggins and Melanie Wiggins executed a Deed of Trust to Chris Oddleifson, Trustee, for the benefit of First Union Home Equity Bank, N.A., which Deed of Trust is recorded in Book 1202, at Page 0087 in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, the aforesaid Wachovia Bank of Delaware, National Association, f/k/a First Union Home Equity Bank, N.A., the holder of said Deed of Trust and the Note secured thereby, substituted Floyd Healy as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2302, at Page 376; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said indebtedness, Wachovia Bank of Delaware, National Association, f/k/a First Union Home Equity Bank, N.A., having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with the attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale and required by the terms of said Deed of Trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), on the 2nd day of November, 2005, at public outcry offered the hereinafter described property for sale at the east front door of the DeSoto County Courthouse in Hernando, Mississippi;

WHEREAS, at such sale, John Heath Hopkins, bid the sum of \$136,163.15; and

WHEREAS, said bid by John Heath Hopkins, was the highest bid;

NOW, THEREFORE, I, Floyd Healy, Substituted Trustee, in consideration of the sum of \$136,163.15, do hereby sell and convey unto John Heath Hopkins, the following described property located and situated in the County of DeSoto, State of Mississippi, to wit:

WCHS

See Exhibit "A" attached hereto.
More commonly known as: 4771 Derby Drive, Walls, Mississippi 38680

WITNESS MY SIGNATURE, this, the 8th day of October, 2005.

Floyd Healy
SUBSTITUTED TRUSTEE

STATE OF ARKANSAS)
COUNTY OF PULASKI)

Before me the undersigned, a Notary Public in and for said County and State, personally appeared FLOYD HEALY, with whom I am personally acquainted and who executed the foregoing instrument for the purpose therein contained.

Witness my hand this 8th day of November, 2005.

My Commission Expires:
2/25/2013

Notary Public

Grantor's Address:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Grantee's Address:
John Heath Hopkins
771 Green T West
Hernando, Mississippi 38632
(662) 429-0085

"NOTARY SEAL"
Krista L. Gann, Notary Public
Pulaski County, State of Arkansas
My Commission Expires Feb 25, 2013.

This instrument prepared by:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Exhibit "A"

Lot 2, Section A, Benndale Farms Subdivision, in Section 17, Township 1 South, Range 8 West, De Soto County, Mississippi, as per Plat thereof recorded in Plat Book 49, Pages 49 and 50, in the Office of the Chancery Clerk of De Soto County, Mississippi.

This being the same property conveyed to Ronald C. Williams, a married person, from Sigma Construction, Inc., by deed dated September 22, 1997, recorded September 24, 1997 in Book 0322, Page 0283, recorded in the Office of the Chancery Clerk of De Soto County, Mississippi.

INDEXING INSTRUCTIONS: Lot 2, Section A, Benndale Farms Subdivision, Section 17, Township 1 South, Range 8 West, De Soto County, Mississippi.



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI
COUNTY OF DE SOTO

WHEREAS, on March 29, 2000, Charles Wiggins executed a promissory note payable to the order of First Union Home Equity Bank, N.A.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated March 29, 2000, executed by Charles Wiggins and Melanie Wiggins, and being recorded in Book 1202 at Page 0087 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid instrument conveys to Chris Oddellison, Trustee, the hereinafter described property; and

WHEREAS, Wachovia Bank of Delaware, National Association, f/k/a First Union Home Equity Bank, N.A., having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Chris Oddellison, the same having been recorded in Book 2302 at Page 378 of the records of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 2nd day of November, 2005, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the De Soto County Courthouse in Hernando, Mississippi, the following described property located and situated in De Soto County, Mississippi, to-wit:

See Exhibit "A" attached hereto.
More commonly known as: 4771 Derby Drive, Walls, Mississippi 38680

Exhibit "A"

Lot 2, Section A, Benndale Farms Subdivision, in Section 17, Township 1 South, Range 8 West, De Soto County, Mississippi, as per Plat thereof recorded in Plat Book 49, Pages 49 and 50, in the Office of the Chancery Clerk of De Soto County, Mississippi.

This being the same property conveyed to Ronald C. Williams, a married person, from Sigma Construction, Inc., by deed dated September 22, 1997, recorded September 24, 1997 in Book 0822, Page 0283, recorded in the Office of the Chancery Clerk of De Soto County, Mississippi.

INDEXING INSTRUCTIONS: Lot 2, Section A, Benndale Farms Subdivision, Section 17, Township 1 South, Range 8 West, De Soto County, Mississippi.

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 5th day of October, 2005.

Prepared by:

Floyd Healy

Substituted Trustee

1405 N. Pierce, Suite 306

Little Rock, Arkansas 72207

Insertion Dates:

October 11, 2005; October 18, 2005; October 25, 2005; November 1, 2005

Volume No. 110 on the 11 day of Oct., 2005

Volume No. 110 on the 18 day of Oct., 2005

Volume No. 110 on the 25 day of Oct., 2005

Volume No. 110 on the 1 day of Nov., 2005

Volume No. _____ on the _____ day of _____, 2005

Diane Smith

Sworn to and subscribed before me, this 1 day of Nov, 2005

by Judy A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE

MY COMMISSION EXPIRES: JANUARY 16, 2009

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